

Fill in this information to identify the case:

Debtor 1 Lonnie DeNell Mitchell

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan

Case number 17-45068

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association as
Name of creditor: Trustee of the Tiki Series III Trust

Court claim no. (if known): 8

Last 4 digits of any number you use to
identify the debtor's account:

4 4 2 4

Date of payment change:

Must be at least 21 days after date
of this notice 08/01/2020

New total payment:

Principal, interest, and escrow, if any \$ 264.42

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 131.87

New escrow payment: \$ 139.06

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Lonnie DeNell Mitchell

First Name Middle Name Last Name

Case number (if known) 17-45068**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Molly Slutsky Simons

Signature

Date 06/09/2020

Print:

Molly Slutsky Simons

First Name Middle Name Last Name

Title Attorney for Creditor

Company

Sottile & Barile, Attorneys at Law

Address

394 Wards Corner Road, Suite 180

Number Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100Email bankruptcy@sottileandbarile.com

SN Servicing Corporation
323 FIFTH STREET
EUREKA, CA 95501
For Inquiries: (800) 603-0836
Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: June 08, 2020

LONNIE MITCHELL
28498 THORNY BRAE RD
FARMINGTN HLS MI 48331

Loan:

Property Address:
16754 FENMORE STREET
DETROIT, MI 48235

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Aug 2019 to July 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Aug 01, 2020:
Principal & Interest Pmt:		125.36	125.36
Escrow Payment:		131.87	139.06
Other Funds Payment:		0.00	0.00
Assistance Payment (-):		0.00	0.00
Reserve Acct Payment:		0.00	0.00
Total Payment:		\$257.23	\$264.42

Escrow Balance Calculation		Jul 01, 2020
Due Date:		628.23
Escrow Balance:		131.87
Anticipated Pmts to Escrow:		85.08
Anticipated Pmts from Escrow (-):		
Anticipated Escrow Balance:		\$675.02

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	703.83	256.48
Aug 2019	131.87		471.25		* City/Town Tax	364.45	256.48
Aug 2019		131.87	43.89		* Forced Place Insur	320.56	388.35
Aug 2019				43.07	* Escrow Disbursement	320.56	345.28
Sep 2019	131.87	131.87	43.89		* Forced Place Insur	408.54	477.15
Sep 2019				43.02	* Escrow Disbursement	408.54	434.13
Oct 2019	131.87	131.87	43.89	42.96	* Forced Place Insur	496.52	523.04
Nov 2019	131.87	131.87	43.89	42.91	* Forced Place Insur	584.50	612.00
Dec 2019	131.87	131.87	43.89	42.86	* Forced Place Insur	672.48	701.01
Dec 2019				607.95	* City/Town Tax	672.48	93.06
Jan 2020	131.87		584.50		* City/Town Tax	219.85	93.06
Jan 2020		131.87	43.89	42.81	* Forced Place Insur	175.96	182.12
Feb 2020	131.87	131.87	43.89	42.75	* Forced Place Insur	263.94	271.24
Mar 2020	131.87	131.87	43.89	42.70	* Forced Place Insur	351.92	360.41
Apr 2020	131.87	131.87	43.89	42.65	* Forced Place Insur	439.90	449.63
May 2020	131.87	131.87	43.89	42.60	* Forced Place Insur	527.88	538.90
Jun 2020	131.87	131.87	43.89	42.54	* Forced Place Insur	615.86	628.23
Jul 2020	131.87		43.89		* Forced Place Insur	703.84	628.23
					Anticipated Transactions	703.84	628.23
Jun 2020				42.54	Forced Place Insur		585.69
Jul 2020		131.87		42.54	Forced Place Insur		675.02
	\$1,582.44	\$1,582.44	\$1,582.43	\$1,163.90			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 1,582.43. Under Federal law, your lowest monthly balance should not have exceeded 263.74 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: June 08, 2020

LONNIE MITCHELL

Loan: 

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	675.02	733.33
Aug 2020	134.20	492.01	City/Town Tax	317.21	375.52
Aug 2020		42.54	Forced Place Insur	274.67	332.98
Sep 2020	134.20	42.54	Forced Place Insur	366.33	424.64
Oct 2020	134.20	42.54	Forced Place Insur	457.99	516.30
Nov 2020	134.20	42.54	Forced Place Insur	549.65	607.96
Dec 2020	134.20	42.54	Forced Place Insur	641.31	699.62
Jan 2021	134.20	607.95	City/Town Tax	167.56	225.87
Jan 2021		42.54	Forced Place Insur	125.02	183.33
Feb 2021	134.20	42.54	Forced Place Insur	216.68	274.99
Mar 2021	134.20	42.54	Forced Place Insur	308.34	366.65
Apr 2021	134.20	42.54	Forced Place Insur	400.00	458.31
May 2021	134.20	42.54	Forced Place Insur	491.66	549.97
Jun 2021	134.20	42.54	Forced Place Insur	583.32	641.63
Jul 2021	134.20	42.54	Forced Place Insur	674.98	733.29
	<u>\$1,610.40</u>	<u>\$1,610.44</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 183.33. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 268.41 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 675.02. Your starting balance (escrow balance required) according to this analysis should be \$733.33. This means you have a shortage of 58.31. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be 1,610.44. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	134.20
Surplus Amount:	0.00
Shortage Amount:	4.86
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$139.06</u>

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$259.56 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
DETROIT DIVISION**

In Re:

Case No. 17-45068-mar

Lonnie DeNell Mitchell

Chapter 13

Debtor.

Judge Mark A. Randon

PROOF OF SERVICE

The undersigned does hereby certify that a copy of the Notice of Mortgage Payment Change has been duly electronically serviced, noticed or mailed via U.S. First Class Mail, postage prepaid on June 9, 2020 to the following:

Lonnie DeNell Mitchell, Debtor
28498 Thorny Brae Rd
Farmington Hills, MI 48331-3347

Richard Clark, Debtor's Counsel
richclark@clarkclarklaw.com

Krispen S. Carroll, Trustee
notice@det13ksc.com

United States Trustee's Office
(registeredaddress)@usdoj.gov

Respectfully Submitted,

/s/ Molly Slutsky Simons

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